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DOCUMENT-IDENTIFIER: US 5915241 A
TITLE: Method and system encoding and processing alternative healthcare provider
billing

Abstract Text (1):
A system for encoding and encompassing healthcare provider billing, more particularly,
a computer assisted network for encoding, documenting and processing claims for payment
of specific procedures by alternative therapy providers, grouped geographically and by
specialty. The system employs a computer accessing three main databases for
identifying, encoding and calculation of average costs of provider services. A
resulting Alternative Billing Code (ABC) is produced which can be compared and
correlated with insurance industry standard codes. The ABC has the attribute of
conveying multiple levels of information through alphanumeric characters. The ABC is an
assembly of a series of terms and sub-terms from databases, namely Alternative Practice
Type (APT), Standard Alternative Procedure Descriptions (SAPDs), Provider Data (PD) and
RVU (Relative Value Unit) databases. Each provider specialty includes its own listing
of treatments which are turned into RVUs, thus establishing a sequence of treatment
fees and charges. The APT code and SAPD code are stored in a PD file including average
claims costs of all providers as categorized by a predetermined grouping, which with
the PD create the ABC as a comprehensive, single code representing all elements of
treatment incident to a patient visit. Claims for payment are submitted and translated
into an appropriate code for determination of payment under the present system.

Brief Summary Text (25):
The present invention relates to a method and system of encoding and processing
healthcare provider billing, more particularly, a computer assisted network for
encoding, documenting and processing claims for a payment of specific procedures by
alternative therapy providers, grouped geographically and by specialty. The system
employs a computer accessing three main databases for identifying, encoding and
calculation of costs of provider services. A resulting Alternative Billing Code (ABC)
is produced which can be compared and correlated with insurance industry standard
codes. The ABC has the attribute of conveying multiple levels of information through
alpha-numeric characters in a consistent manner which allows easy interpretation of the
code. The ABC is an assembly of terms from three additional tables of terms stored in
databases in the system, namely tables of Standard Alternative Procedure Descriptions
(SAPDs), merged Provider Average Rates (PARs) and Relative Value Units (RVUs).

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L4: Entry 30 of 44   File: USPT   Mar 16, 1999

DOCUMENT-IDENTIFIER: US 5884275 A
TITLE: Method to identify hazardous employers

Detailed Description Text (51):
At step 910, an employer record is read from the IDBI, and for each firm a claims
Frequency (data element 18) is calculated according to the formula: Firm's Total Number
of claims (data element 12) divided by Firm's Employment (data element 15). The
calculated Firm's claims Frequency portrays a rate of incidence of injuries and
illnesses for each firm. Those firms with a large claims Frequency value are more
hazardous than those firms with a small claims Frequency. A Firm's claims Severity
(data element 19, the incurred loss per claim) is calculated according to the formula:
Firm's Total Incurred WC Losses (data element 13) divided by Firm's Total Number of
claims (data element 12). The calculated Firm's claims Severity value represents the
severity (expressed in monetary terms) of the injuries and illnesses that have befallen
that firm's employees. It logically follows that the more severe injuries or illnesses
are, the greater will be associated medical claims losses (data element 10), and
workers' compensation insurance reimbursement for wages lost and disability (in
workers' compensation terms of art commonly referred to as indemnity claims losses,
data element 9). These are the two components of Firm's Total Incurred WC Losses, data
element 13, used in this algorithm. A Firm's Hazard Rating Value (HRV1, data element
20) is then calculated according to the formula: Firm's claims Frequency multiplied by
Firm's claims Severity (as illustrated in the example above).

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L4: Entry 26 of 32   File: USPT   Jun 4, 1996

DOCUMENT-IDENTIFIER: US 5523942 A
TITLE: Design grid for inputting insurance and investment product information in a
computer system

Detailed Description Text (9):
Once valid information is entered at the Design Grid 10, API Layer 12 communicates the
information to API Layer 14 of the Calculation Engine 16. In the representative
embodiment, the Calculation Engine 16 comprises two main components, namely, a Product
Engine 17 and a Solve Engine 18, described in detail below. The Calculation Engine 16
can obtain rates and rules data from a Rates/Rules Interface 20. The Rates/Rules
Interface 20 can access a Relational Database 21 and a Compiled Database 22 for such
compiled rates and rules data, relating to, for example, insurance products.

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Search Results - Record(s) 1 through 44 of 44 returned.

☐   1.   Document ID: US 20020147670 A1

L4: Entry 1 of 44   File: PGPB   Oct 10, 2002

PGPUB-DOCUMENT-NUMBER: 20020147670
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020147670 A1

TITLE: Digital options having demand-based, adjustable returns, and trading exchange therefor

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw Desc | Image

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☐   2.   Document ID: US 20020147617 A1

L4: Entry 2 of 44   File: PGPB   Oct 10, 2002

PGPUB-DOCUMENT-NUMBER: 20020147617
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020147617 A1

TITLE: Health cost calculator/flexible spending account calculator

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw Desc | Image

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☐   3.   Document ID: US 20020143585 A1

L4: Entry 3 of 44   File: PGPB   Oct 3, 2002

PGPUB-DOCUMENT-NUMBER: 20020143585
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020143585 A1

TITLE: Apparatus and method for determining insurance and program thereof

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw Desc | Image

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☐   4.   Document ID: US 20020123907 A1

L4: Entry 4 of 44   File: PGPB   Sep 5, 2002

PGPUB-DOCUMENT-NUMBER: 20020123907
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020123907 A1

TITLE: System and software for capturing and encoding healthcare servives and processing healthcare claims

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw Desc | Image |

☐ 5.   Document ID: US 20020115573 A1

L4: Entry 5 of 44   File: PGPB   Aug 22, 2002

PGPUB-DOCUMENT-NUMBER: 20020115573
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020115573 A1

TITLE: Lubricants formulated and qualified for contact with food compositions and related business methods

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWIC | Draw Desc | Image |

☐ 6.   Document ID: US 20020111725 A1

L4: Entry 6 of 44   File: PGPB   Aug 15, 2002

PGPUB-DOCUMENT-NUMBER: 20020111725
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020111725 A1

TITLE: Method and apparatus for risk-related use of vehicle communication system data

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWIC | Draw Desc | Image |

☐ 7.   Document ID: US 20020103680 A1

L4: Entry 7 of 44   File: PGPB   Aug 1, 2002

PGPUB-DOCUMENT-NUMBER: 20020103680
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020103680 A1

TITLE: Systems, methods and computer program products for managing employee benefits

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWIC | Draw Desc | Image |

☐ 8.   Document ID: US 20020103667 A1

L4: Entry 8 of 44   File: PGPB   Aug 1, 2002

PGPUB-DOCUMENT-NUMBER: 20020103667
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020103667 A1

TITLE: System and process for securitizing payments to third parties

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWIC | Draw Desc | Image |

☐ 9.   Document ID: US 20020099640 A1

L4: Entry 9 of 44   File: PGPB   Jul 25, 2002

PGPUB-DOCUMENT-NUMBER: 20020099640
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020099640 A1

TITLE: Digital options having demand-based, adjustable returns, and trading exchange
therefor

`Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments`   `KWIC | Draw Desc | Image`

☐   10.   Document ID: US 20020091991 A1
L4: Entry 10 of 44   File: PGPB   Jul 11, 2002

PGPUB-DOCUMENT-NUMBER: 20020091991
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020091991 A1

TITLE: Unified real-time microprocessor computer

`Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments`   `KWIC | Draw Desc | Image`

☐   11.   Document ID: US 20020087364 A1
L4: Entry 11 of 44   File: PGPB   Jul 4, 2002

PGPUB-DOCUMENT-NUMBER: 20020087364
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020087364 A1

TITLE: System and method for enabling real time underwriting of insurance policies

`Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments`   `KWIC | Draw Desc | Image`

☐   12.   Document ID: US 20020072958 A1
L4: Entry 12 of 44   File: PGPB   Jun 13, 2002

PGPUB-DOCUMENT-NUMBER: 20020072958
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020072958 A1

TITLE: Residual value forecasting system and method thereof, insurance premium
calculation system and method thereof, and computer program product

`Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments`   `KWIC | Draw Desc | Image`

☐   13.   Document ID: US 20020051850 A1
L4: Entry 13 of 44   File: PGPB   May 2, 2002

PGPUB-DOCUMENT-NUMBER: 20020051850
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020051850 A1

TITLE: Lubricant qualified for contact with a composition suitable for human

consumption including a food, a conveyor lubrication method and an apparatus using
droplets or a spray of liquid lubricant

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 14.   Document ID: US 20020046144 A1
L4: Entry 14 of 44   File: PGPB   Apr 18, 2002

PGPUB-DOCUMENT-NUMBER: 20020046144
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020046144 A1

TITLE: Further improved system and methods for computing to support decomposing
property into separately valued components

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 15.   Document ID: US 20020042727 A1
L4: Entry 15 of 44   File: PGPB   Apr 11, 2002

PGPUB-DOCUMENT-NUMBER: 20020042727
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020042727 A1

TITLE: Compensation-granting system and method and server thereof

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 16.   Document ID: US 6456979 B1
L4: Entry 16 of 44   File: USPT   Sep 24, 2002

US-PAT-NO: 6456979
DOCUMENT-IDENTIFIER: US 6456979 B1

TITLE: Method of evaluating a permanent life insurance policy

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 17.   Document ID: US 6401079 B1
L4: Entry 17 of 44   File: USPT   Jun 4, 2002

US-PAT-NO: 6401079
DOCUMENT-IDENTIFIER: US 6401079 B1

TITLE: System for web-based payroll and benefits administration

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 18.   Document ID: US 6330541 B1

L4: Entry 18 of 44   File: USPT   Dec 11, 2001

US-PAT-NO: 6330541
DOCUMENT-IDENTIFIER: US 6330541 B1

TITLE: System and method for controlling and securitizing the cash value growth and/or
death benefits of a large pool of insurance policies

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☑ 19.   Document ID: US 6321212 B1
L4: Entry 19 of 44   File: USPT   Nov 20, 2001

US-PAT-NO: 6321212
DOCUMENT-IDENTIFIER: US 6321212 B1

TITLE: Financial products having a demand-based, adjustable return, and trading
exchange therefor

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 20.   Document ID: US 6226408 B1
L4: Entry 20 of 44   File: USPT   May 1, 2001

US-PAT-NO: 6226408
DOCUMENT-IDENTIFIER: US 6226408 B1

TITLE: Unsupervised identification of nonlinear data cluster in multidimensional data

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 21.   Document ID: US 6182132 B1
L4: Entry 21 of 44   File: USPT   Jan 30, 2001

US-PAT-NO: 6182132
DOCUMENT-IDENTIFIER: US 6182132 B1

TITLE: Process for determining in service status

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 22.   Document ID: US 6163770 A
L4: Entry 22 of 44   File: USPT   Dec 19, 2000

US-PAT-NO: 6163770
DOCUMENT-IDENTIFIER: US 6163770 A

TITLE: Computer apparatus and method for generating documentation using a computed
value for a claims cost affected by at least one concurrent, different insurance policy
for the same insured

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 23.   Document ID: US 6108641 A

L4: Entry 23 of 44   File: USPT   Aug 22, 2000

US-PAT-NO: 6108641
DOCUMENT-IDENTIFIER: US 6108641 A

TITLE: Integrated nested account financial system with medical savings subaccount

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 24.   Document ID: US 6044371 A

L4: Entry 24 of 44   File: USPT   Mar 28, 2000

US-PAT-NO: 6044371
DOCUMENT-IDENTIFIER: US 6044371 A

TITLE: Method for modifying computer system and system resulting therefrom

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 25.   Document ID: US 6044351 A

L4: Entry 25 of 44   File: USPT   Mar 28, 2000

US-PAT-NO: 6044351
DOCUMENT-IDENTIFIER: US 6044351 A

TITLE: Minimum income probability distribution predictor for health care facilities

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 26.   Document ID: US 6012035 A

L4: Entry 26 of 44   File: USPT   Jan 4, 2000

US-PAT-NO: 6012035
DOCUMENT-IDENTIFIER: US 6012035 A

TITLE: System and method for supporting delivery of health care

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 27.   Document ID: US 5966693 A

L4: Entry 27 of 44   File: USPT   Oct 12, 1999

US-PAT-NO: 5966693
DOCUMENT-IDENTIFIER: US 5966693 A

TITLE: Method for combining loan with key employee life insurance

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments   KWIC | Draw Desc | Image

☑ 28.   Document ID: US 5950169 A
L4: Entry 28 of 44   File: USPT   Sep 7, 1999

US-PAT-NO: 5950169
DOCUMENT-IDENTIFIER: US 5950169 A

TITLE: System and method for managing insurance claim processing

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments   KWIC | Draw Desc | Image

☑ 29.   Document ID: US 5915241 A
L4: Entry 29 of 44   File: USPT   Jun 22, 1999

US-PAT-NO: 5915241
DOCUMENT-IDENTIFIER: US 5915241 A

TITLE: Method and system encoding and processing alternative healthcare provider
billing

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments   KWIC | Draw Desc | Image

☑ 30.   Document ID: US 5884275 A
L4: Entry 30 of 44   File: USPT   Mar 16, 1999

US-PAT-NO: 5884275
DOCUMENT-IDENTIFIER: US 5884275 A

TITLE: Method to identify hazardous employers

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments   KWIC | Draw Desc | Image

☐ 31.   Document ID: US 5822741 A
L4: Entry 31 of 44   File: USPT   Oct 13, 1998

US-PAT-NO: 5822741
DOCUMENT-IDENTIFIER: US 5822741 A

TITLE: Neural network/conceptual clustering fraud detection architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments   KWIC | Draw Desc | Image

☐ 32.   Document ID: US 5712984 A
L4: Entry 32 of 44   File: USPT   Jan 27, 1998

US-PAT-NO: 5712984
DOCUMENT-IDENTIFIER: US 5712984 A

TITLE: System for funding future workers' compensation losses

`Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments`   `KWIC | Draw Desc | Image`

☐ 33.   Document ID: US 5613072 A
L4: Entry 33 of 44   File: USPT   Mar 18, 1997

US-PAT-NO: 5613072
DOCUMENT-IDENTIFIER: US 5613072 A

TITLE: System for funding future workers compensation losses

`Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments`   `KWIC | Draw Desc | Image`

☐ 34.   Document ID: US 5337246 A
L4: Entry 34 of 44   File: USPT   Aug 9, 1994

US-PAT-NO: 5337246
DOCUMENT-IDENTIFIER: US 5337246 A

TITLE: Flexible apparatus and method for applying customized rating adjustments to transaction charges

`Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments`   `KWIC | Draw Desc | Image`

☐ 35.   Document ID: US 5293310 A
L4: Entry 35 of 44   File: USPT   Mar 8, 1994

US-PAT-NO: 5293310
DOCUMENT-IDENTIFIER: US 5293310 A

TITLE: Flexible method for applying customized rating adjustments to transaction charges

`Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments`   `KWIC | Draw Desc | Image`

☐ 36.   Document ID: US 5235507 A
L4: Entry 36 of 44   File: USPT   Aug 10, 1993

US-PAT-NO: 5235507
DOCUMENT-IDENTIFIER: US 5235507 A

TITLE: Health insurance management system

`Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments`   `KWIC | Draw Desc | Image`

☐ 37.   Document ID: US 4766539 A
L4: Entry 37 of 44   File: USPT   Aug 23, 1988

US-PAT-NO: 4766539
DOCUMENT-IDENTIFIER: US 4766539 A

TITLE: Method of determining the premium for and writing a policy insuring against specified weather conditions

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

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38. Document ID: WO 9923589 A1
L4: Entry 38 of 44   File: EPAB   May 14, 1999

PUB-NO: WO009923589A1
DOCUMENT-IDENTIFIER: WO 9923589 A1
TITLE: METHOD AND SYSTEM OF ENCODING AND PROCESSING ALTERNATIVE HEALTHCARE PROVIDER BILLING

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

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39. Document ID: WO 9214212 A1
L4: Entry 39 of 44   File: EPAB   Aug 20, 1992

PUB-NO: WO009214212A1
DOCUMENT-IDENTIFIER: WO 9214212 A1
TITLE: SYSTEM FOR FUNDING FUTURE WORKERS' COMPENSATION LOSSES

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Clip Img | Image |

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40. Document ID: AU 200189346 A
L4: Entry 40 of 44   File: DWPI   May 23, 2002

DERWENT-ACC-NO: 2002-500982
DERWENT-WEEK: 200254
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TITLE: Insurance claim management method involves calculating replacement values for each of items of property related to insurance claim

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Clip Img | Image |

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41. Document ID: JP 2002109058 A
L4: Entry 41 of 44   File: DWPI   Apr 12, 2002

DERWENT-ACC-NO: 2002-423235
DERWENT-WEEK: 200245
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TITLE: Portable terminal device has calculation unit which computes claim amount based on miscellaneous expenses, user service payment data, addition-subtraction component and rate of insurance grant

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Clip Img | Image |

☐　　42.　Document ID: JP 2000222471 A

L4: Entry 42 of 44　　　　　　　　　File: DWPI　　　　　　　Aug 11, 2000

DERWENT-ACC-NO: 2000-568558
DERWENT-WEEK: 200053
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TITLE: Window accounting apparatus for use in medical system, computes amount of money to be claimed by patient based on calculated payment money and treatment information

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Clip Img | Image |

☐　　43.　Document ID: JP 11161704 A

L4: Entry 43 of 44　　　　　　　　　File: DWPI　　　　　　　Jun 18, 1999

DERWENT-ACC-NO: 1999-409349
DERWENT-WEEK: 199935
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TITLE: Medical reimbursement support system for insurance claims - classifies contents of prescription according to type of medicine and assigns code to each class which is input for calculating amount to be reimburseme nt

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Clip Img | Image |

☐　　44.　Document ID: US 5235507 A

L4: Entry 44 of 44　　　　　　　　　File: DWPI　　　　　　　Aug 10, 1993

DERWENT-ACC-NO: 1993-264898
DERWENT-WEEK: 199333
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TITLE: Health insurance management system - verifies insurance status of claimant, identifies appropriate policy and calculates amount to be paid to health care provider

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Clip Img | Image |

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Terms	Documents
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Display Format: [–] | Change Format